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ABSTRACT OF THE DISCLOSURE

A system and method for providing remote access to a automated financial transaction machine. In accordance with one aspect of the invention, the system includes an automated financial transaction machine, and a receiver provided at the automated financial transaction machine for receiving data transmitted via a electromagnetic waves. Although not necessary for the invention, in a preferred the automated financial transaction machine includes a card reader for receiving and reading magnetically encoded cards. In this embodiment, the receiver is operatively and electrically connected to the magnetic card reader, so as to allow the system to operate either by access from a remote transmitter or by way of an inserted card. The system of the invention further includes a remote access unit having a memory configured to store user identification data and a low-power transmitter adapted to transmit the user identification data to the receiver. The remote access unit is manually operated by a transmit button, which, when depressed, causes a controller to retrieve user identification data from the memory and